

CLAIMS

What is claimed is:

1. A method for delivering a unique personal identification number (PIN)
representative of a cash amount inputted by a user into a PIN vending machine supplied
5 by a merchant, the method comprising

storing in a centralized database a plurality of personal identification
numbers (PINs) and an escrow amount associated with the merchant,

10 allocating an unassigned one of the PINs as the unique PIN in response to
the cash amount inputted by the user, and subtracting the inputted cash amount from the
escrow amount, and

dispensing to the user from the vending machine the unique PIN along
with an associated digital signature.

15 2. The method as recited in claim 1 wherein the dispensing includes imprinting a
receipt with the unique PIN and the digital signature.

3. The method as recited in claim 1 wherein the vending machine has a unique
identifier and the dispensing includes generating the digital signature with reference to
the unique vending machine identifier.

20 4. The method as recited in claim 1 wherein the vending machine has a unique
identifier and the dispensing occurs at a given date and time, and the dispensing includes

generating the digital signature with reference to the unique vending machine identifier and given time and date.

5. A method for delivering a unique personal identification number (PIN)

5 representative of a cash amount inputted by a user into a PIN vending machine supplied by a merchant wherein the vending machine has a unique identifier, the method comprising

storing in a centralized database a plurality of personal identification numbers (PINs) and an escrow amount associated with the merchant,

10 allocating an unassigned one of the PINs as the unique PIN in response to the cash amount inputted by the user and subtracting the inputted cash amount from the escrow amount, and

15 dispensing to the user from the vending machine the unique PIN along with an associated digital signature indicative of the unique identifier and information corresponding to the dispensing of the unique PIN.

6. The method as recited in claim 5 wherein the dispensing includes imprinting a receipt with the unique PIN and the digital signature.

20 7. The method as recited in claim 5 wherein the dispensing occurs at a given date and time, and the dispensing includes generating the digital signature with reference to the unique vending machine identifier and given time and date.

8. The method as recited in claim 7 wherein the dispensing includes imprinting a receipt with the unique PIN and the digital signature.

9. A method for delivering a unique personal identification number (PIN) representative of a cash amount inputted by a user into a PIN vending machine supplied by a merchant, the method comprising the steps of

storing in a centralized database a plurality of personal identification numbers (PINs) and an escrow amount associated with the merchant,

allocating an unassigned one of the PINs as the unique PIN in response to the cash amount inputted by the user, and subtracting the inputted cash amount from the escrow amount, and

dispensing to the user from the vending machine the unique PIN along with an associated digital signature.

10. The method as recited in claim 9 wherein the step of dispensing includes the step of imprinting a receipt with the unique PIN and the digital signature.

11. The method as recited in claim 9 wherein the vending machine has a unique identifier and the step of dispensing includes the step of generating the digital signature with reference to the unique vending machine identifier.

12. The method as recited in claim 9 wherein the vending machine has a unique identifier and the step of dispensing occurs at a given date and time, and the step of

dispensing includes the step of generating the digital signature with reference to the unique vending machine identifier and given time and date.

13. A method for transmitting a unique personal identification number (PIN) representative of a cash amount inputted by a user into a PIN vending machine supplied by a merchant, the method comprising

storing in a centralized database a plurality of personal identification numbers (PINs) and an escrow amount associated with the merchant,

allocating an unassigned one of the PINs as the unique PIN in response to the cash amount inputted by the user, and subtracting the inputted cash amount from the escrow amount, and

sending to the user the unique PIN along with information for providing an associated digital signature.

14. A method for receiving a unique personal identification number (PIN) representative of a cash amount inputted by a user into a PIN vending machine supplied by a merchant, the method comprising

sending from the vending machine to a centralized database containing a plurality of personal identification numbers (PINs) a request for an allocation of the unique PIN in response to the cash amount inputted by the user,

receiving an allocated one of the PINs as the unique PIN, and

dispensing to the user from the vending machine the unique PIN along with an associated digital signature.

15. A method for receiving a unique personal identification number (PIN) representative of a cash amount inputted by a user into a PIN vending machine supplied by a merchant, the method comprising

controlling a sending component, in response to the cash amount inputted by the user, to send from the vending machine to a centralized database containing a plurality of personal identification numbers (PINs) a request for an allocation of the unique PIN,

controlling a receiving component to receive an allocated one of the PINs as the unique PIN, and

controlling a dispensing component to dispense to the user from the vending machine the unique PIN along with an associated digital signature.

16. A method for transacting the purchase of a user PIN between a vending machine assigned to a merchant and a remotely located service provider coupled to the vending machine, the method comprising the steps of

storing a plurality of personal identification numbers (PINs) in a centralized PIN database of the service provider,

storing an escrow amount for the merchant in a merchant database of the service provider,

inputting by the user a specific cash amount into the vending machine, transmitting a request to the service provider to allocate an unassigned one of the PINs as a unique user PIN and to subtract the specific cash amount from the escrow amount,

transmitting a response to the vending machine including the unique user
PIN, and

dispensing the unique user PIN to the customer along with an associated
digital signature representative of the response.

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17. The method as recited in claim 16 wherein the vending machine has a unique
identifier and the step of dispensing includes the step of generating the digital signature
with reference to the unique vending machine identifier and the time and date of the
response.

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18. The method as recited in claim 17 wherein the step of dispensing includes the
step of imprinting a receipt with the unique user PIN and the digital signature.

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19. A method for purchasing a prepaid cash card from a vending machine
provided to a customer by a merchant, the method comprising the steps of

storing a plurality of personal identification numbers (PINs) in a
centralized PIN database of a service provider,

storing an escrow amount for the merchant in a merchant database of the
service provider,

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forwarding a transaction request from vending machine to the service
provider in response to the customer inputting a specific cash amount into the vending
machine,

allocating an unassigned one of the stored PINs as a unique customer PIN
in response to the transaction request and subtracting the specific amount from the
escrow amount, and

5 dispensing to the customer from the vending machine the prepaid cash
card and a receipt imprinted with the unique customer PIN and a digital signature.

20. The method as recited in claim 19 wherein the vending machine has a unique
identifier and the step of dispensing includes the step of generating the digital signature
with reference to the unique vending machine identifier and the time and date of the
10 transaction response.

21. A system for delivering a unique personal identification number (PIN)
representative of a cash amount inputted by a user into a PIN vending machine supplied
by a merchant, the system comprising

15 a storage device for storing in a centralized database a plurality of personal
identification numbers (PINs) and an escrow amount associated with the merchant,

a processor, operative in response to the cash amount inputted by the user
and coupled to the storage device, for allocating an unassigned one of the PINs as the
unique PIN and for subtracting the inputted cash amount from the escrow amount, and

20 a dispenser, responsive to the processor, for dispensing to the user from
the vending machine the unique PIN along with an associated digital signature.

22. A system for receiving a unique personal identification number (PIN) representative of a cash amount inputted by a user into a PIN vending machine supplied by a merchant, the system comprising

means, responsive to the cash amount inputted by the user, for sending
5 from the vending machine to a centralized database containing a plurality of personal identification numbers (PINs) a request for an allocation of the unique PIN,
means for receiving an allocated one of the PINs as the unique PIN, and
means for dispensing to the user from the vending machine the unique PIN
along with an associated digital signature.

23. The system as recited in claim 22 wherein the means for dispensing includes means for imprinting a receipt with the unique PIN and the digital signature.

24. The system as recited in claim 22 wherein the vending machine has a unique
15 identifier and the means for dispensing includes means for generating the digital signature with reference to the unique vending machine identifier.

25. The system as recited in claim 22 wherein the vending machine has a unique
20 identifier and the means for dispensing occurs at a given date and time, and the means for dispensing includes means for generating the digital signature with reference to the unique vending machine identifier and given time and date.